

DRASTIC CREDIT RESTRICTIONS HARMFUL TO AUTOMOTIVE INDUSTRY

Nothing could be more alien to the purpose of the federal reserve act in sharper conflict with business wisdom and fair play than a singling out of the automotive industry for drastic restrictions of credit. For the sake of the principle involved, as well as the vast practical interests at stake, it is greatly to be hoped that the federal reserve board will in no wise countenance, much less recommend, any policy to this effect. A rumor is abroad, however, that the regional banks have received suggestions, if not explicit instructions, to cut automotive credits to the bone and marrow, leaving the development, indeed the very life, of this great province of industry and commerce helplessly crippled. That responsible heads of the nation's financial affairs should take such a position is almost unthinkable; certainly, it could find no support, but only condemnation, from the discerning rank and file.

The only conceivable justification for refusing needful credits to this or any other sound and legitimate business, as long as funds therefor are available, would be to protect the essential against the non-essential and to check the extravagance which breeds inflation and dangerous instability. But assuredly no competent judge would assign motor vehicles and machines to that category. The most casual observer knows that motor trucks are as essential as railway cars, and that tractors are as functionally important as plow horses or farm wagons in the country's productive life. Nor is it measurably different with the passenger car, that indispensable means of modern travel and communication. Theoretically, of course, the doctor could revert to the dozing Dobbin or his ancestors, the

commercial traveler to the dirge of the country "hack" and the farmer, who now saves priceless hours and gains all manner of advantages by his automobile, could go back to the Arcadian jog of ox-cart or mule. Theoretically, we say; but in fact the automobile and its kindred machines were suddenly whisked out of our daily life and labor, what an aching hollowness there would be! What gaps in business and social currents! What failures to function and connect!

Years ago—a very granddaddy's past, it seems, though really but a score or so of summers—the automobile was regarded as a luxury for the few. Today it is a necessity for multitudes, a source of livelihood for 2,000,000 American workers, the foremost promoter of good roads, the banisher of solitude and loneliness from unnumbered farmsteads, the bringer of rural health and freedom to families once pent up in cities, the foundation of the world's largest second industry. There is scarcely a field of the country's productive interests that does not profit, one way or another, from the manufacture and sale of automotive machines. Particularly generous is the South's share of these benefits. For, as a writer in the Memphis News-Scimitar points out, even of there were not an automotive factory, assembling plant or sales agency in the South, still the automobile manufacturer would be one of her best patrons. For example, "The cushions in the cars are padded with cotton. A good portion of the leather comes from the South; more of it would be used if more cattle were produced here. The wheels and bodies are manufactured from the choicest hard woods in the South. Automobile tops are made of cotton and cloth and a patented preparation, some of the

ingredients of which are produced in the South. The upholstery, mats and carpets are made principally from cotton. The tires alone require more than three-quarters of a million bales of cotton annually. The gasoline that provides the motive power comes from the southern wells. The chassis of the automobile is made of steel, and the largest mills in the country are located in our neighboring state of Alabama."

It is pertinent to add that some of the most substantial and promising of automotive manufacturing plants, as well as numerous agencies and assembling quarters, are established in the South, and that Atlanta is the center of the great industry for this region.

To hamstring the credit sinews of a business with which the common interests are thus vitally bound up merely because persons here and there are extravagant in buying automobiles, would be as unwise and unfair as to stop the grinding of grain because certain foolish damblers squander their pin money on cream tarts, or gluttons now and then gorge themselves on hot cakes. Let the prodigals be rebuked as commonly as common sense and public conscience can apply the rod; but let not the rights of a great prosperity breeding industry be trampled down in the process.

ACHIEVEMENT SPIRIT MAKES PERFECT TIRE

The city of San Diego, down in the very southwest corner of the United States, boasts among its main industries of the tire factory that produced the tire encountered by the tire west of Chicago. San Diego is a mecca for visitors, and many of those who come there take advantage of the opportunity to see how tires are made by visiting this modern plant. This organization is but one of many engaged in the same industry, and yet the visitor who has seen tires manufactured before notes several outstanding features that characterize "Savage" methods and mark them as unusual and interesting.

The observer is invariably impressed with the numerous placards that are everywhere apparent throughout the factory—the motto, "Aim to Excel," which may be said to constitute the creed of every workman in the institution. All along the line the spirit of endeavoring to excel in each distinct operation is obvious. Several features of the "Savage" method make this spirit prominent. Each man knows that the size of his pay check depends upon the quality of the work he produces. The rigid system of inspection that is operative is a further incentive toward maximum skill and uniform carefulness.

This spirit of achievement, summed up in the terse statement, "Aim to Excel," and promoted by the bonus and premium system of extra dividends for good workmanship, is the result of an avowed policy of the House of Sprinkles to build the best products possible to produce. Three cardinal points of supremacy—finest materials, highest class workmanship and best methods—are believed by the "Savage" people to justify their slogan, "Built to Excel," and to make it particularly pertinent to their products.

OLD GRANDSTAND AT ASCOT PARK STAYS

Woodman, spare that grandstand. Ordinarily the dismantling of old buildings to make way for the erection of a modern industrial plant, involves the entire destruction of old landmarks that for years have stood as public guides in their particular sections.

In the case of the old Ascot grandstand at Los Angeles, however, which stood on a section of the park which is to be the site of 800 homes for workmen of the Goodyear Tire and Rubber company of California, an exception has been made and the famous landmark has been spared.

For many months it housed the offices of the factory executives of the company, but just recently at the completion of the new offices, it was dismantled and removed, piece-meal, on a gigantic motor truck and trailer, about

COST PER MILE MAIN FACTOR IN TIRE MILEAGE

During the present temporary conditions in the automotive industry, officials of the great rubber companies sound a note of confidence and optimism. The automobile business and its allied industries is second in America to the railroads, and as such is secure.

But there is an equally positive note of warning of vital importance. As a people, we have just emerged from an orgy of spending. In the new era, it is important for the motorist to distinguish between true and false economy as regards tire mileage, for it is an established fact that 90 per cent of automobiles are essential to business. To the uninitiated all tires look very much alike—the "no name" tire as well as the product of which any manufacturer might well be proud. It is not reasonable to believe that a motorist can get a tire "just as good" as a standard make for half the price. The "gyp" tire may have all the beauty and symmetry of the nationally known tire and yet be made out of shoddy. Buying standard make tires is the safest insurance against roadside emergencies.

In tire mileage, it is not first costs that count but cost-per-mile. To determine this, add to the purchase price the cost of repairs and divide the total by the mileage. This will quickly convince even the most confirmed bargain hunter.

Among the big companies, the Miller for years has been telling the motorist of the huge sums of money expended in making uniform tires. It is well, however, to consider at the present, the enormous savings that could be effected by this and other reputable companies, were present high standards to be let down.

Savings might run through materials, labor, cures, inspections, research and road and mechanical tests. Some tire manufacturers do not even maintain a development or experimental laboratory. The motorist's judgment in answering the question—What kind of tires shall I buy?—will determine not only the degree of freedom he enjoys from tire trouble, but his tire costs per mile. An unknown and unbranded tire is expensive economy.

A quarter mile to the new athletic field north of the factory. The great steel girders and beams, many of them 50 feet long, are now being assembled, and in a few weeks the old walls that for many years reverberated to the shouts and plaudits of thousands of excited racing fans encouraging their favorite horse or automobile driver, will echo and re-echo with the cheers of Goodyear workmen in approval of the efforts of their various athletic teams.

The workers of the big tire company go in strong for athletics and already have one of the strongest baseball teams in the southern part of the state. Football and basketball teams are now being selected and will begin intensive training early in September.

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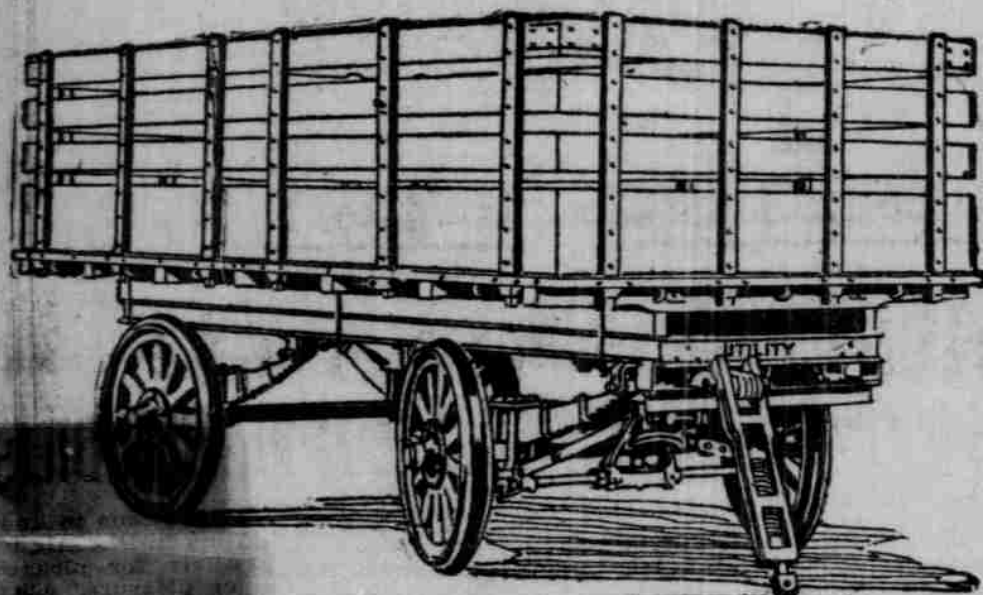
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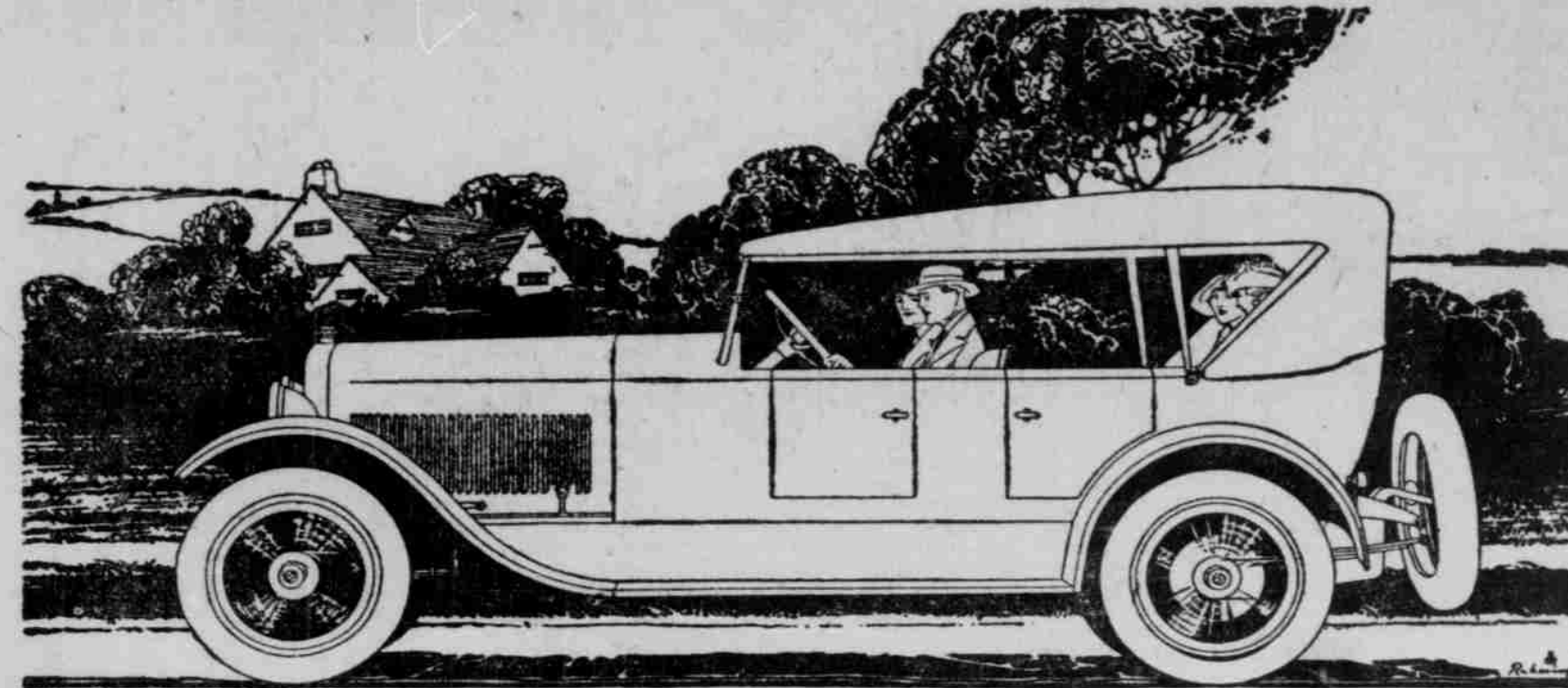
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